

# Minnesota Housing

Community Profiles Webinar Presentation for RFP Applicants

Tuesday, May 22, 2012– 9:00 to 10:30 AM CDT

## -Welcome-

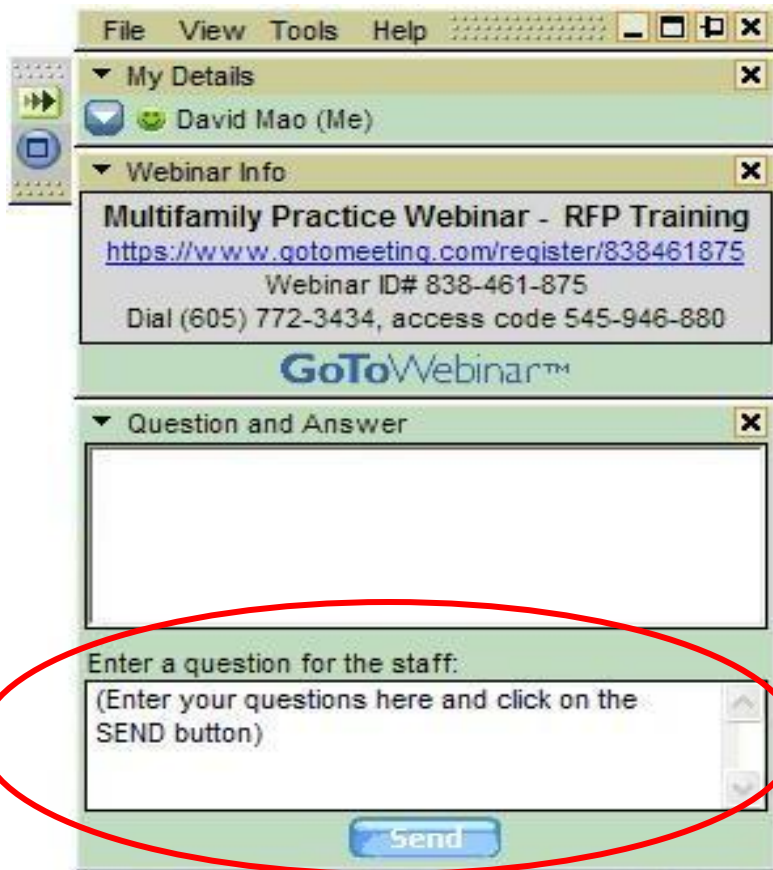
The presentation will begin in a few minutes to allow for registrants to log into the system. When you join the presentation, you may or may not hear background music. Please stay on the line.

To join the conference call:

Dial: 1-888-824-5783 - Access Code: 18785301, then hit #

- If you are having difficulty joining, please e-mail:  
[dana.stibbins@state.mn.us](mailto:dana.stibbins@state.mn.us)

# Questions During Presentation



- We will batch online questions and answer them throughout the webinar
- A complete Q & A list will be posted to the Minnesota Housing website when training is completed
- All presentation materials from Minnesota Housing and are posted on our website at:

<http://www.mnhousing.gov/resources/training/sf-assistance>



## Spring 2012 Community Profiles Webinar

Jessica Deegan | Planning, Analysis, and Evaluation

[Jessica.deegan@state.mn.us](mailto:Jessica.deegan@state.mn.us) | 651/297-3120



- **Objectives for Today's Webinar:**

- » What are the Community Profiles and why do they matter?
- » How can the Profiles be used to support RFP applications?

- **Topics:**

- » Content of the Community Profiles
- » Strategies for Using the Profiles
- » Where to Access the Available Data and Information
- » How to use the Interactive Map



*Create a comprehensive but understandable tool for Minnesota Housing staff and partners to assist in the planning and funding process for affordable housing.*



# Content of the Profiles

- Data Indicators,
- Categories of Need, and
- RFP Priority Areas



## Economy and Workforce

Change in Jobs (2002-2009)

Total Low and Moderate Wage Jobs (2009)

Median Distance to Work

Unemployment Rate

## Household Demographics

Age Distribution: 25-34 and 55+

Communities of Color

Change in Households (2000-2010)

Cost Burdened Households

Median Income

Homeless Population (County)

Poverty Rate

## Housing Market

Foreclosure Rate

Affordable Housing Targets (Metro)

Month's Supply of Homes for Sale (Metro)

Homeownership Rate

Median Rent

Homeownership Costs

Home Sales Price (and Change)

Age of Housing Stock

Vacancy Rates of Subsidized Affordable Housing

Supportive Housing Units (in County)

# Indicators

## Opportunities for...

**Economic  
Integration**

**Community  
Stabilization**

**A Growing  
Workforce**

**Increasing  
Homeownership**

**Affordable Rental  
Housing**

**Maintaining an  
Aging Housing  
Stock**



# RFP Geographic Priority Areas

Available in the Profiles:

- Economic Integration
  - First and second tier indicators
- Access to Transportation
  - Proximity to Transit available for the Twin Cities Metro, Duluth, Saint Cloud, and Rochester
- High Growth Areas
  - Buffers around top cities with job and household growth (5 miles in Metro, 10 miles in Greater MN)
- High Need Foreclosure Areas
  - Zip codes with substantial foreclosure need

*Questions on contents?*

*- Next up, Using the Profiles*



# Using the Profiles



- **Community Profiles: Indicators**
  - » assist applicants for single family or multifamily funding through the consolidated RFP to access key data elements
  - » Assist internal staff in validating market studies
- **Area of Need Categories**
  - » meant to offer strategies for thinking about the needs and market conditions for affordable housing in a community.
- **RFP Geographic Priority Areas**
  - » use to assist in identifying eligibility for points

## County

- Large project Area
- Multi-county or state-wide Assessment

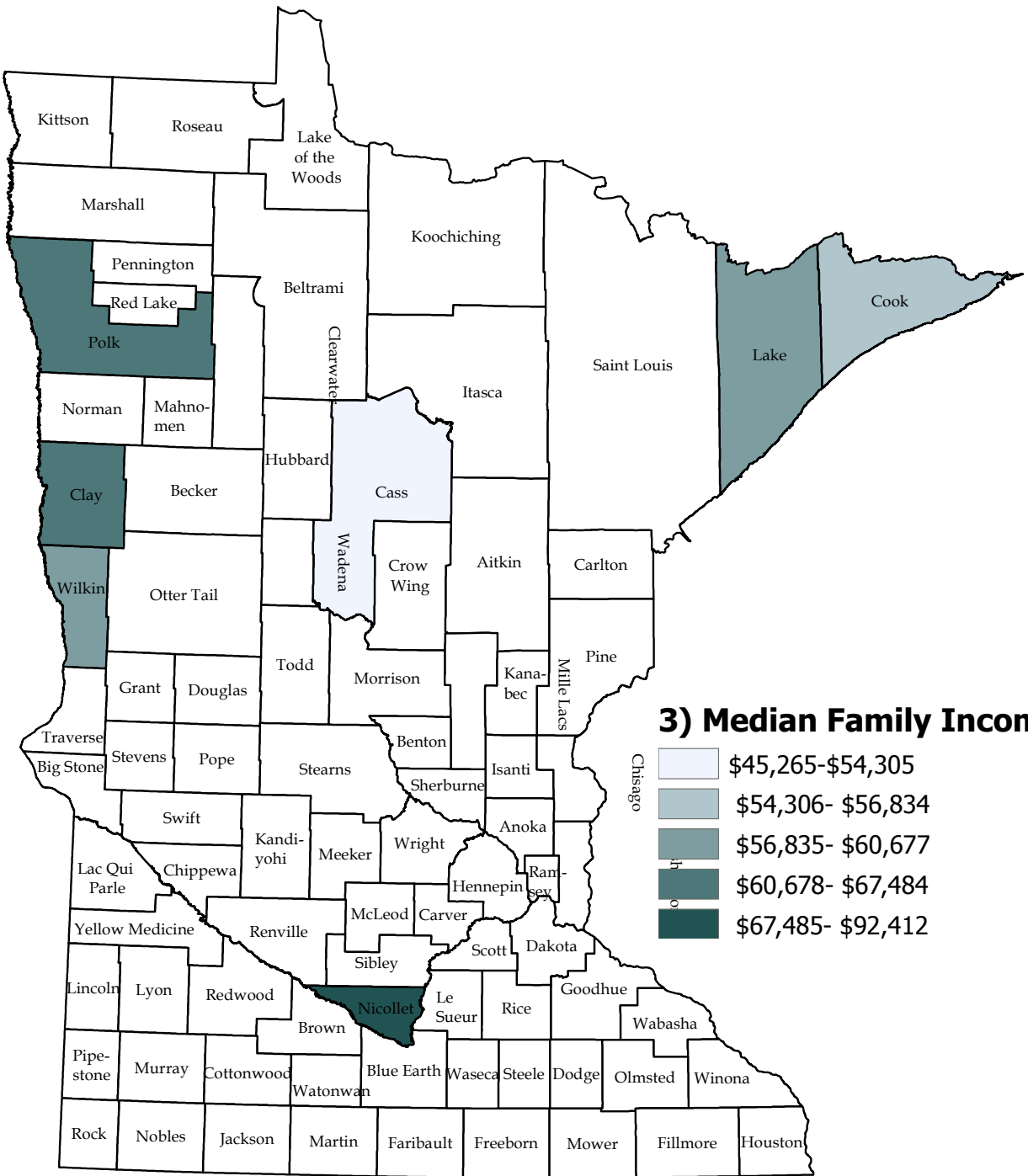
## Census Tract

- Project is individual address or small geographic area
- Neighborhood, city or county-wide assessment

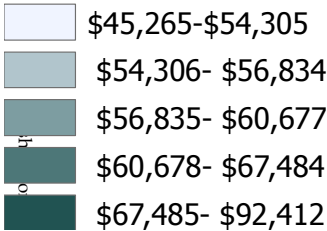
**What's the Scope?**

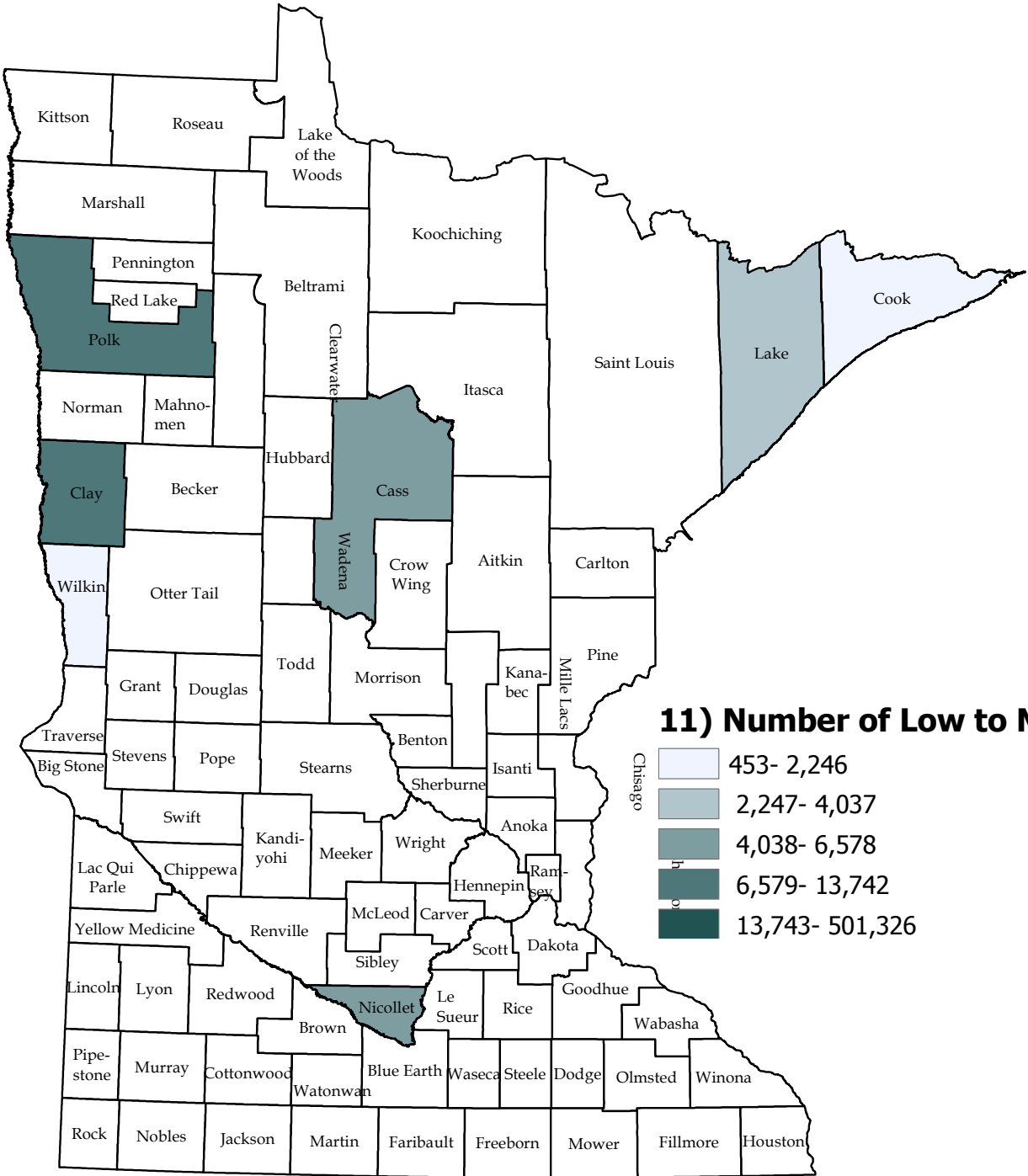
## County

- Large project Area
- Multi-county or state-wide Assessment

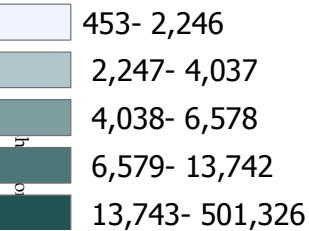


### 3) Median Family Income

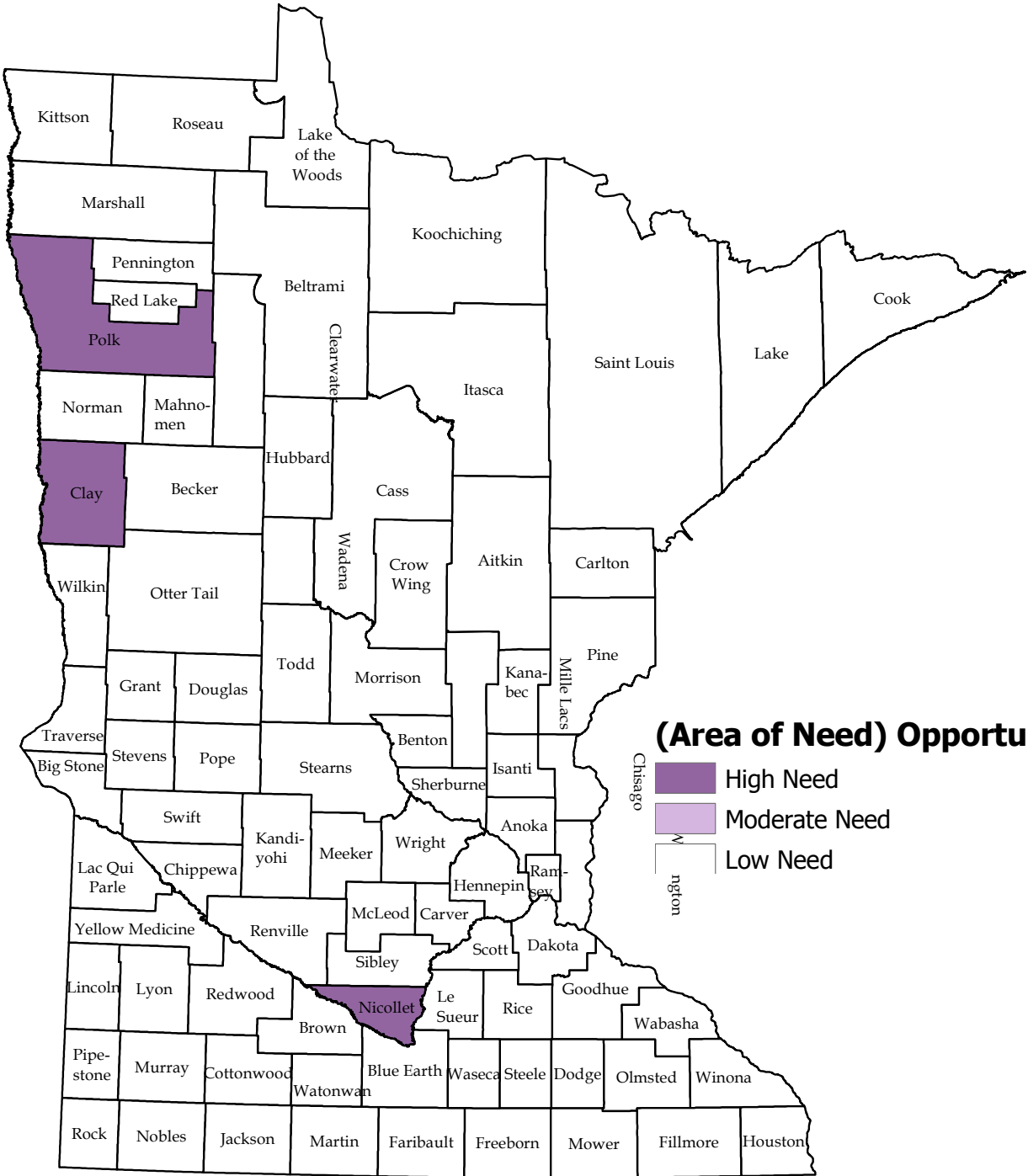




**11) Number of Low to Moderate Wage Jobs in County**







**(Area of Need) Opportunities for Economic Integration**

- High Need
- Moderate Need
- Low Need

## Census Tract

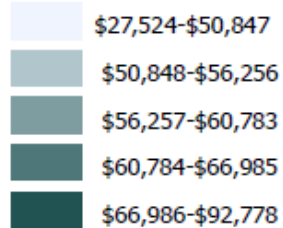
- Project is individual address or small geographic area
- Neighborhood, city or county-wide assessment

### 3) Median Family Income

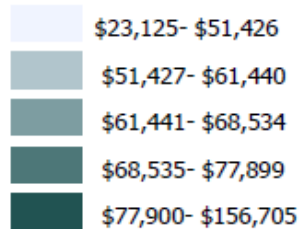
Hennepin  
County

/// Insufficient Data

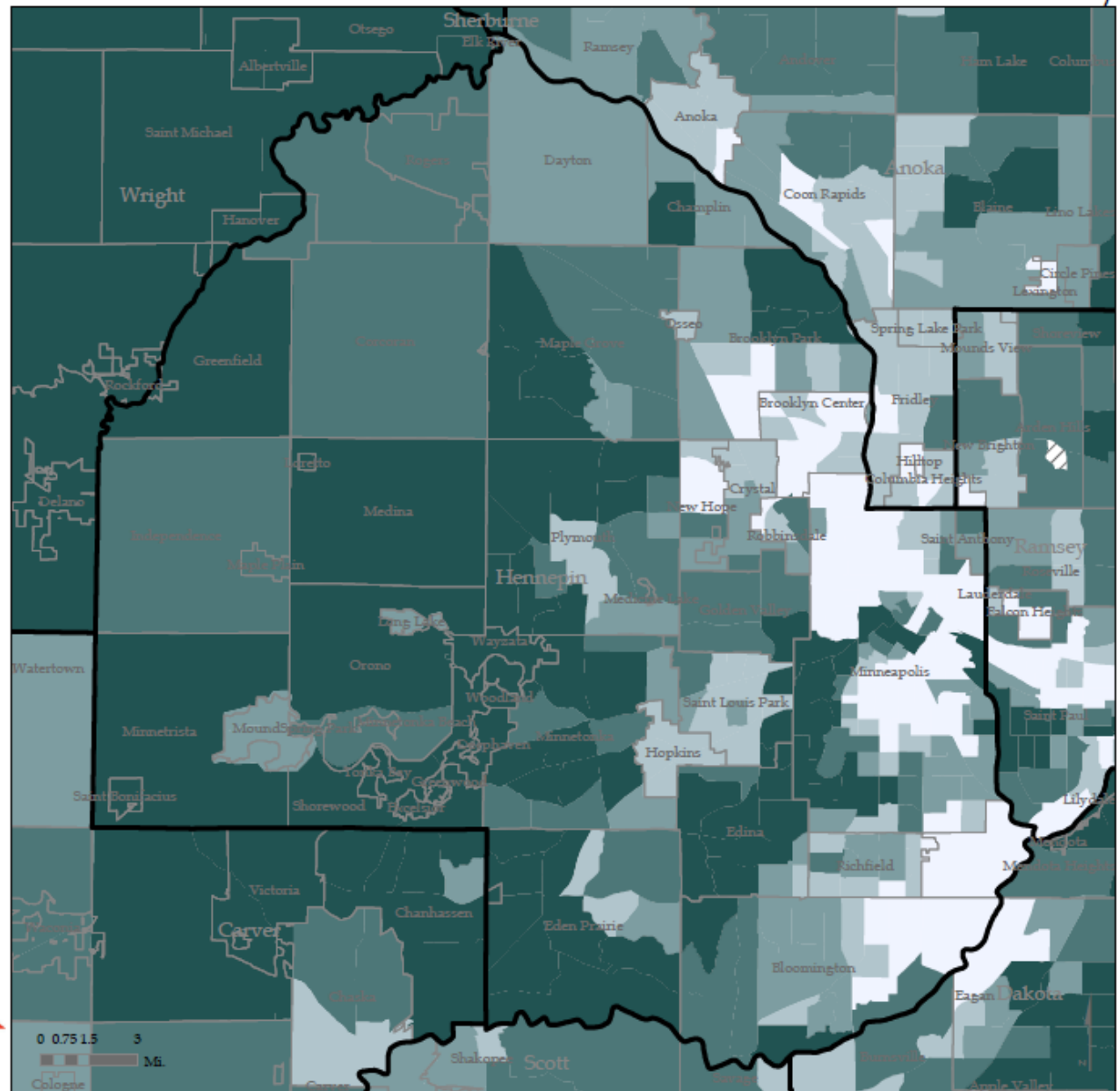
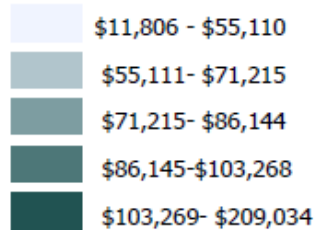
#### Greater Minnesota



#### Top 5 Cities (Greater MN)



#### Twin Cities Metro

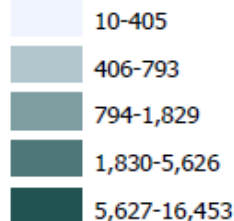


# 11) Low to Moderate Wage Jobs within 5 Miles

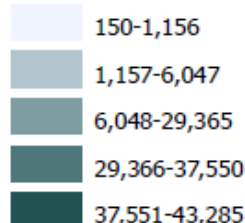
Hennepin  
County

/// Insufficient Data

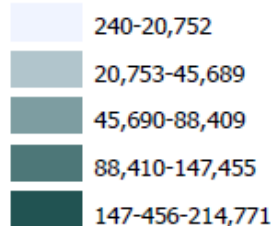
## Greater Minnesota



## Top 5 Cities (Greater MN)



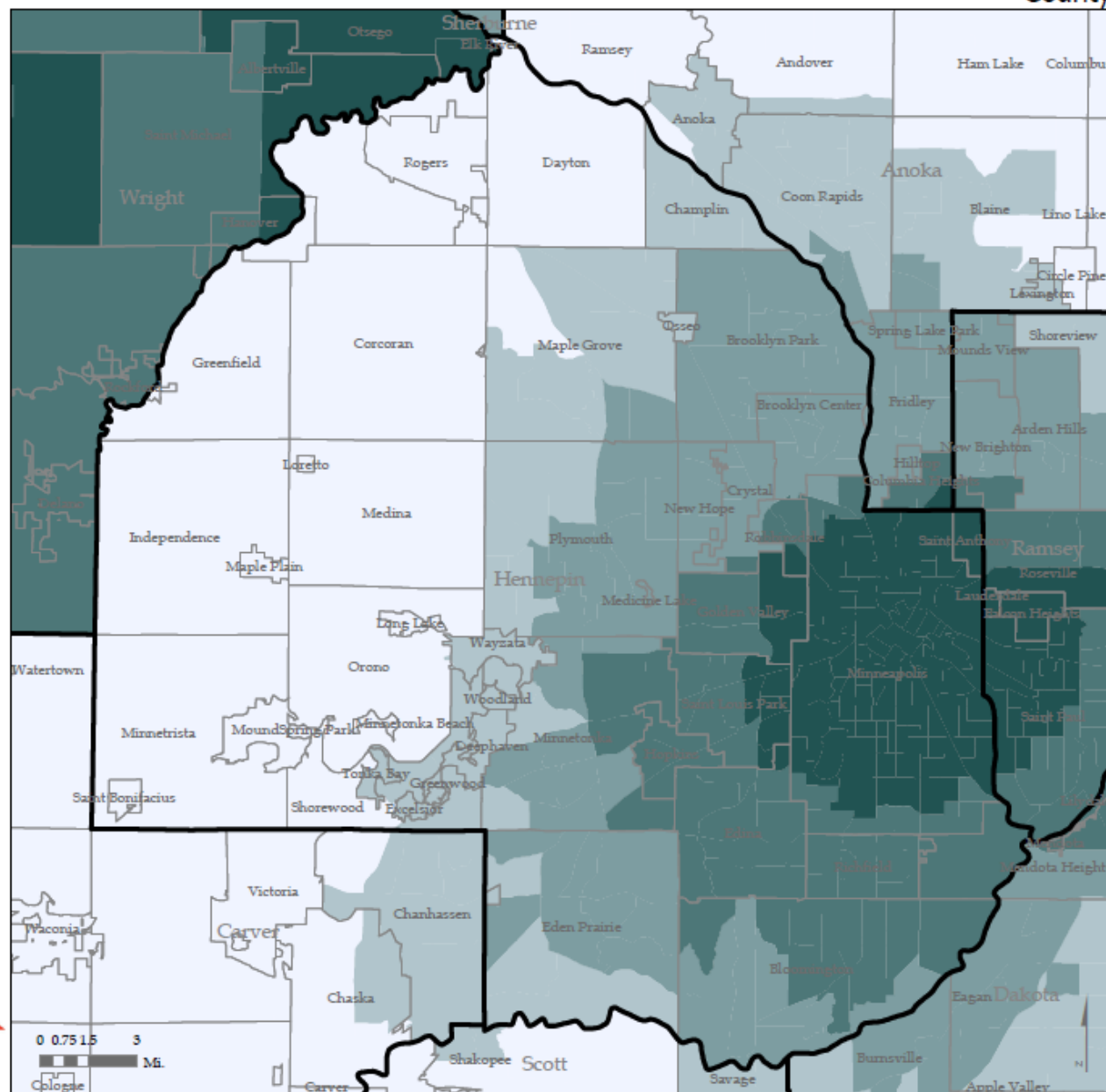
## Twin Cities Metro



Jobs include low-to-moderate wage jobs with annual earnings <\$40,000.

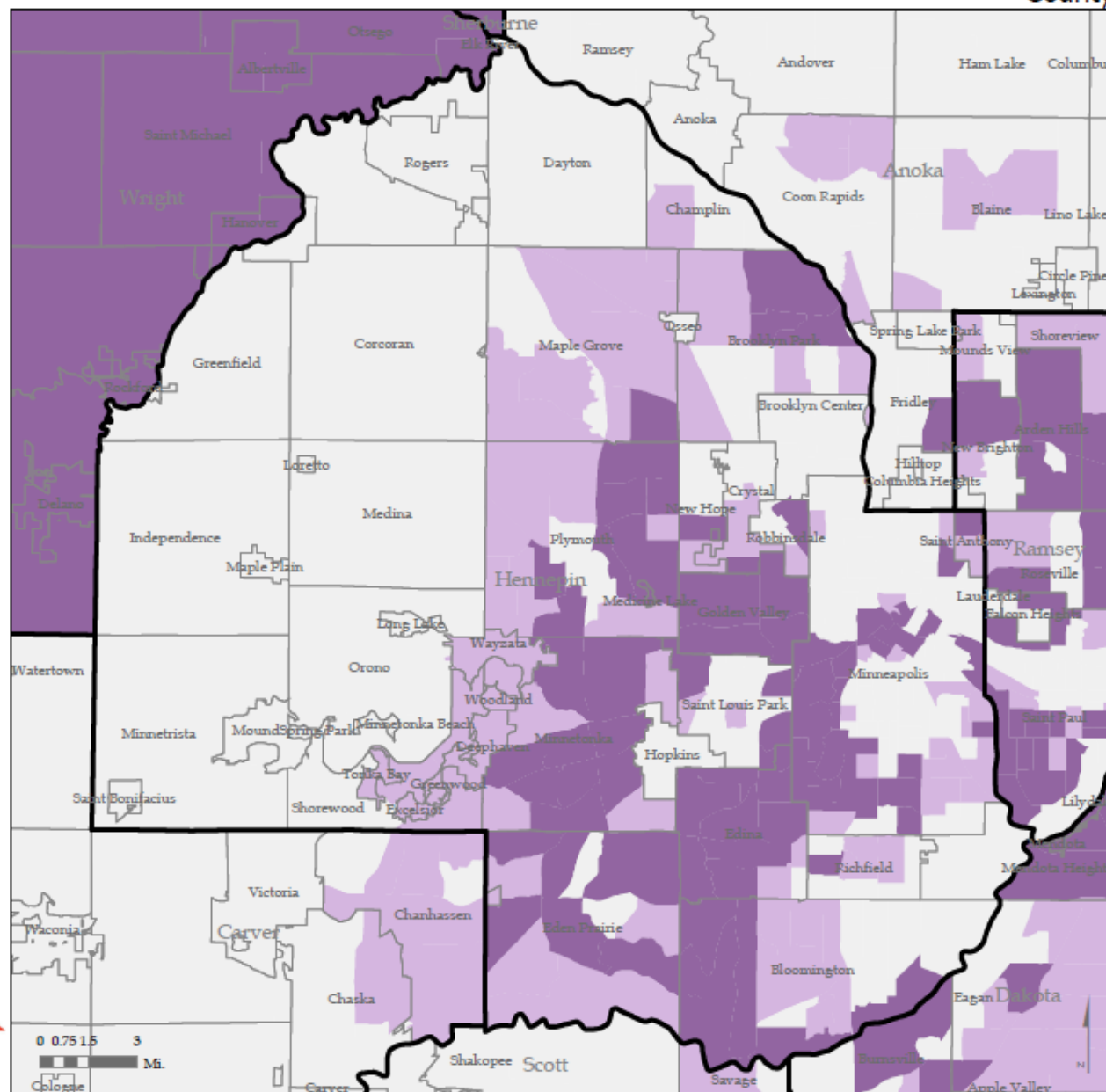
Breaks based on regions:

- 1) Twin Cities 7 County Metro
- 2) Counties with top 5 Cities in population (GR MN)
- 3) Balance of Greater Minnesota



# (Area of Need) Opportunities for Economic Integration

Hennepin  
County



These communities have higher median family incomes. In addition, these communities are near job centers.



Date: 3/15/2012

Source: Minnesota Housing Analysis of Various Data Sources

*Questions on Using the Profiles?*

*- Next up – Accessing the Profiles*



# Accessing the Profiles



# Where to get the Community Profiles

[www.mnhousing.gov/communityprofiles/](http://www.mnhousing.gov/communityprofiles/)

- Interactive Map Tool
- Overview and Summary Report
- PDF Maps (tract level data by county)
- Download the data
- View Regional Presentations





Celebrating 40 years of affordable housing.

Home Buyers  
Home Owners  
Renters

Lending & Funding Partners  
Real Estate Professionals  
Home Buyer Educators

Developers, Owners  
Management Agents  
Architects & Builders

Homelessness/Housing Assistance  
Emerging Markets  
Local Governments

Applications & Forms  
Resources  
Training & Technical Services

Investors

### Current Interest Rates

**3.500%**

Minnesota Mortgage Program  
Government Rate

**5.990%**

Fix-Up Fund

Minnesota Housing offers competitive interest rates on our loan programs.

[Click For More Interest Rates](#)

### Quick Links

Rent & Income Limits

Home Cost Limits

News Room

As the State's affordable housing bank, we offer products and services to help Minnesotans buy and fix up homes and we support the development and preservation of affordable rental housing by offering financing and on-going asset management of affordable rental housing developments.

### Special Announcements:

- [Register Now for our 2012 Regional Housing Dialogues throughout April!](#)
- [2011 Annual Report and Program Assessment Now Available](#)
- [Minnesota Joins National Mortgage Settlement](#)
- [2012 Bonding Request Summary](#)
- [Final Consolidated and Annual Action Plans](#)

### News Feed

[WDIO.com - Affordable Housing Grand Opening in Duluth](#)

Thu, 12 Apr 2012

[New housing project opens for homeless American Indians | Minnesota Public Radio News](#)

Connect with us!



First-time Homebuyers

Foreclosure Assistance

Home Improvement  
Loans

Neighborhood  
Stabilization Program

Community Profiles

RFP Awards



# Where to find the Community Profiles



Celebrating 40 years of affordable housing

## Community Profiles

The Minnesota Housing Community Profiles are updated for Spring 2012. In the Community Profiles, Minnesota Housing uses 24 indicators to identify communities by housing need. While the need for more affordable housing is substantial and increasing in Minnesota, limited resources are available to meet the need. The Community Profiles offer one tool to assist in guiding investment decisions to maximize impact.

### Learn About the Community Profiles

- [Introduction to the Profiles](#)
- [Methodology](#)
- [Profiles Metadata](#)
- [View Community Profiles Presentations from Regional Housing Dialogues](#)

### Community Profiles Maps & Data

- [View interactive map of profiles by tract and county \(PolicyMap\)](#)
- [Help document](#)
- [Download printable map series by county](#)
- [Download data tables](#)

### Get Information for RFP Application

- [Guidance for Multifamily Applicants](#)
- [Guidance for Single Family Applicants](#)

# Introduction to the Profiles

## Community Profiles Introduction *Housing Needs in Minnesota* Spring 2012

### Opportunities for Economic Integration

These communities have higher median family incomes. In addition, these communities are near job centers. To be classified as higher need, counties/tracts are ranked with the following criteria:

Indicator		County	Census tract
• Median family income	Greater than	\$ 61,272	Metro: \$71,215 Top 5: \$61,439 Greater MN: \$56,256
AND			
• Number of low-to moderate wage jobs within five miles	Greater than	6,578	Metro: 45,689 Top 5: 6,046 Greater MN: 793



Celebrating 40 years of affordable housing.

## Community Profiles

The Minnesota Housing Community Profiles are updated for Spring 2012. In the Community Profiles, Minnesota Housing uses 24 indicators to identify communities by housing need. While the need for more affordable housing is substantial and increasing in Minnesota, limited resources are available to meet the need. The Community Profiles offer one tool to assist in guiding investment decisions to maximize impact.

### Learn About the Community Profiles

- [Introduction to the Profiles](#)
- [Methodology](#)
- [Profiles Metadata](#)
- [View Community Profiles](#)
- [Presentations from Regional Housing Dialogues](#)

### Community Profiles Maps & Data

- [View interactive map of profiles by tract and county \(PolicyMap\)](#)
- [Help document](#)
- [Download printable map series by county](#)
- [Download data tables](#)

### Get Information for RFP Application

- [Guidance for Multifamily Applicants](#)
- [Guidance for Single Family Applicants](#)



Celebrating 40 years of affordable housing.

- Home Buyers
- Home Owners
- Renters
- Lending & Funding Partners
- Real Estate Professionals
- Home Buyer Educators
- Developers, Owners
- Management Agents
- Architects & Builders
- Homelessness/Housing Assistance
- Emerging Markets
- Local Governments
- Applications & Forms
- Resources
- Training & Technical Services
- Investors

## Quick Links

- Rent & Income Limits
- Home Cost Limits
- News Room
- About Us
- Frequently Asked Questions
- Driving Directions
- eNews Signup
- Employment Opportunities

Home > Community Profiles

Printer Friendly Version

## Community Profiles Map Series

Download PDF files of maps for all community profile indicators and area of need categories for the state of Minnesota. Choose a statewide map showing county indicator data, or choose census tract level maps for any individual county in the state. A map series for displaying access to transportation for selected cities/areas with fixed route public transit is also available.

[Statewide County Indicator Maps](#) (pdf)

[Access to Transportation Map Series](#) (pdf)

### County maps with census tract data (pdfs):

<a href="#">Aitkin</a>	<a href="#">Fillmore</a>	<a href="#">Martin</a>	<a href="#">Rock</a>
<a href="#">Anoka</a>	<a href="#">Freeborn</a>	<a href="#">McLeod</a>	<a href="#">Roseau</a>
<a href="#">Becker</a>	<a href="#">Goodhue</a>	<a href="#">Meeker</a>	<a href="#">St. Louis</a>
<a href="#">Beltrami</a>	<a href="#">Grant</a>	<a href="#">Mille Lacs</a>	<a href="#">Scott</a>
<a href="#">Benton</a>	<a href="#">Hennepin</a>	<a href="#">Morrison</a>	<a href="#">Sherburne</a>
<a href="#">Big Stone</a>	<a href="#">Houston</a>	<a href="#">Mower</a>	<a href="#">Sibley</a>
<a href="#">Blue Earth</a>	<a href="#">Hubbard</a>	<a href="#">Murray</a>	<a href="#">Stearns</a>
<a href="#">Brown</a>	<a href="#">Isanti</a>	<a href="#">Nicollet</a>	<a href="#">Steele</a>
<a href="#">Carlton</a>	<a href="#">Itasca</a>	<a href="#">Nobles</a>	<a href="#">Stevens</a>
<a href="#">Carver</a>	<a href="#">Jackson</a>	<a href="#">Norman</a>	<a href="#">Swift</a>
<a href="#">Cass</a>	<a href="#">Kanabec</a>	<a href="#">Olmsted</a>	<a href="#">Todd</a>
<a href="#">Chippewa</a>	<a href="#">Kandiyohi</a>	<a href="#">Otter Tail</a>	<a href="#">Traverse</a>

# County Map Series

## Community Profiles Map Series

Spring 2012

PLANNING, ANALYSIS,  
AND EVALUATION

Goodhue County



**CENSUS TRACT MAP SERIES – TABLE OF CONTENTS**

<b>Individual Indicators .....</b>	<b>3</b>
1. Percentage of Lower-Income Households Spending 30% or More of Income on Housing .....	3
2. Median Household Income.....	6
3. Median Family Income.....	7
4. Poverty Rate.....	8
5. Median Rent.....	9
6. Median Monthly Homeownership Costs (for households with a mortgage).....	10
7. Homeownership Rate .....	11
8. Median Home Sales Price .....	12
9. Percentage Change in Median Home Sale Price 2006-2011 .....	14
10. Unemployment Rate, December 2011 .....	16
11. Number of Low and Moderate Wage Jobs (within 5 miles) .....	17
12. Change in Jobs within 5 Miles, 2002-2009(absolute and percentage).....	18
13. Change in Households 2000-2010 (absolute and percentage).....	20
14. Median Distance to Work (in Miles) .....	22
15. Foreclosure Index.....	23
16. Percentage of Population from Communities of Color.....	24
17. Median Age of the Housing Stock (Years).....	25
18. Percentage of Population Age 55 and Over.....	26
19. Percentage of Population Age 25-34 .....	27
20. Rental Vacancy Rate for Subsidized Affordable Housing Developments (Minnesota Housing and USDA Rural Development) .....	28

**NEW FOR  
2012**

21. Average Months Supply of Homes for Sale (not available statewide) 29	29
22. Metropolitan Council Affordable Housing Targets (not available statewide) .....	30
23. Existing or Planned Supportive Housing Units in County .....	31
24. Estimated Homeless Population in County.....	32

<b>Areas of Need .....</b>	<b>33</b>
Opportunities for Economic Integration.....	33
Opportunities for Community Stabilization .....	34
Opportunities for a Growing Workforce.....	35
Opportunities for Increasing Homeownership .....	36
Opportunities for Affordable Rental Housing.....	37
Opportunities for Maintaining an Aging Housing Stock .....	38

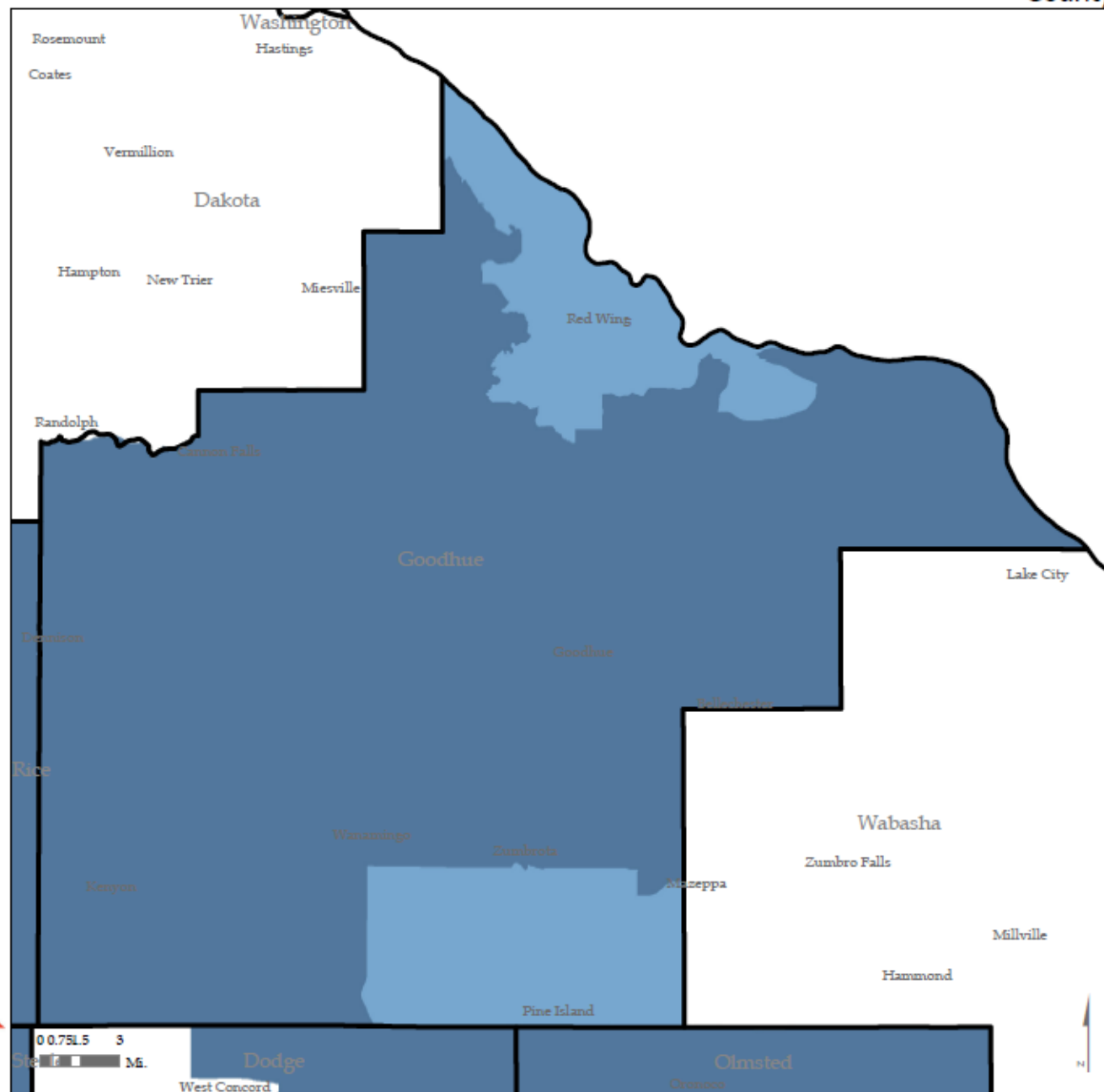
<b>RFP Geographic Priority Areas .....</b>	<b>39</b>
Access to Transportation (Twin Cities Metro, Duluth, Rochester, and St. Cloud).....	39
Top Growth Areas (Near Top Cities, 5 miles in Twin Cities Metro, 10 in Greater MN).....	40
High Need Foreclosure Zip Codes .....	41
Economic Integration (RFP) .....	42

<b>Reference Maps.....</b>	<b>43</b>
Census Tract Boundaries.....	43
Statewide Regions of Analysis .....	44

# (RFP Area) Economic Integration

Goodhue  
County

- Tier One (40th% Income + 20th Jobs)
- Tier Two (80th% Income + 20th Jobs)



Community economic integration is defined by Minnesota Housing in two tiers based on median family income and access to jobs.

**First Tier Community Economic Integration – 1 Point**  
Meet or exceed the 40th percentile of median family income (but less than the 80th) and meet or exceed the 20th percentile of jobs within 5 miles.

**Second Tier Community Economic Integration – 2 Points**  
Meet or exceed the 80th percentile of median family income and meet or exceed the 20th percentile of jobs within 5 miles – 2 points.



Date: 3/15/2012

Sources: Minnesota Housing Analysis of data from American Community Survey & Local Employment Dynamics





Celebrating 40 years of affordable housing.

## Community Profiles

The Minnesota Housing Community Profiles are updated for Spring 2012. In the Community Profiles, Minnesota Housing uses 24 indicators to identify communities by housing need. While the need for more affordable housing is substantial and increasing in Minnesota, limited resources are available to meet the need. The Community Profiles offer one tool to assist in guiding investment decisions to maximize impact.

### Learn About the Community Profiles

- [Introduction to the Profiles](#)
- [Methodology](#)
- [Profiles Metadata](#)
- [View Community Profiles Presentations from Regional Housing Dialogues](#)

### Community Profiles Maps & Data

- [View interactive map of profiles by tract and county \(PolicyMap\)](#)
- [Help document](#)
- [Download printable map series by county](#)
- [Download data tables](#)

### Get Information for RFP Application

- [Guidance for Multifamily Applicants](#)
- [Guidance for Single Family Applicants](#)





Celebrating 40 years of affordable housing.

## Community Profiles

The Minnesota Housing Community Profiles are updated for Spring 2012. In the Community Profiles, Minnesota Housing uses 24 indicators to identify communities by housing need. While the need for more affordable housing is substantial and increasing in Minnesota, limited resources are available to meet the need. The Community Profiles offer one tool to assist in guiding investment decisions to maximize impact.

### Learn About the Community Profiles

- [Introduction to the Profiles](#)
- [Methodology](#)
- [Profiles Metadata](#)
- [View Community Profiles](#)
- [Presentations from Regional Housing Dialogues](#)

### Community Profiles Maps & Data

- [View interactive map of profiles by tract and county \(PolicyMap\)](#)
- [Help document](#)
- [Download printable map series by county](#)
- [Download data tables](#)

### Get Information for RFP Application

- [Guidance for Multifamily Applicants](#)
- [Guidance for Single Family Applicants](#)

## Data Layers & Site Overlays

Add Data Layer Add Sites

## Search

SET LOCATION

Search the Map

Census Tract

BG

Congressional District

Senate

School District

State District

Metro

Enter Address, City, County, State, or Zip

GO

## Heading and Details

Absolute Change in Households 2000-2010 details

navigation

### Legend

Hide Legend

Change Variable

Ch %Ch

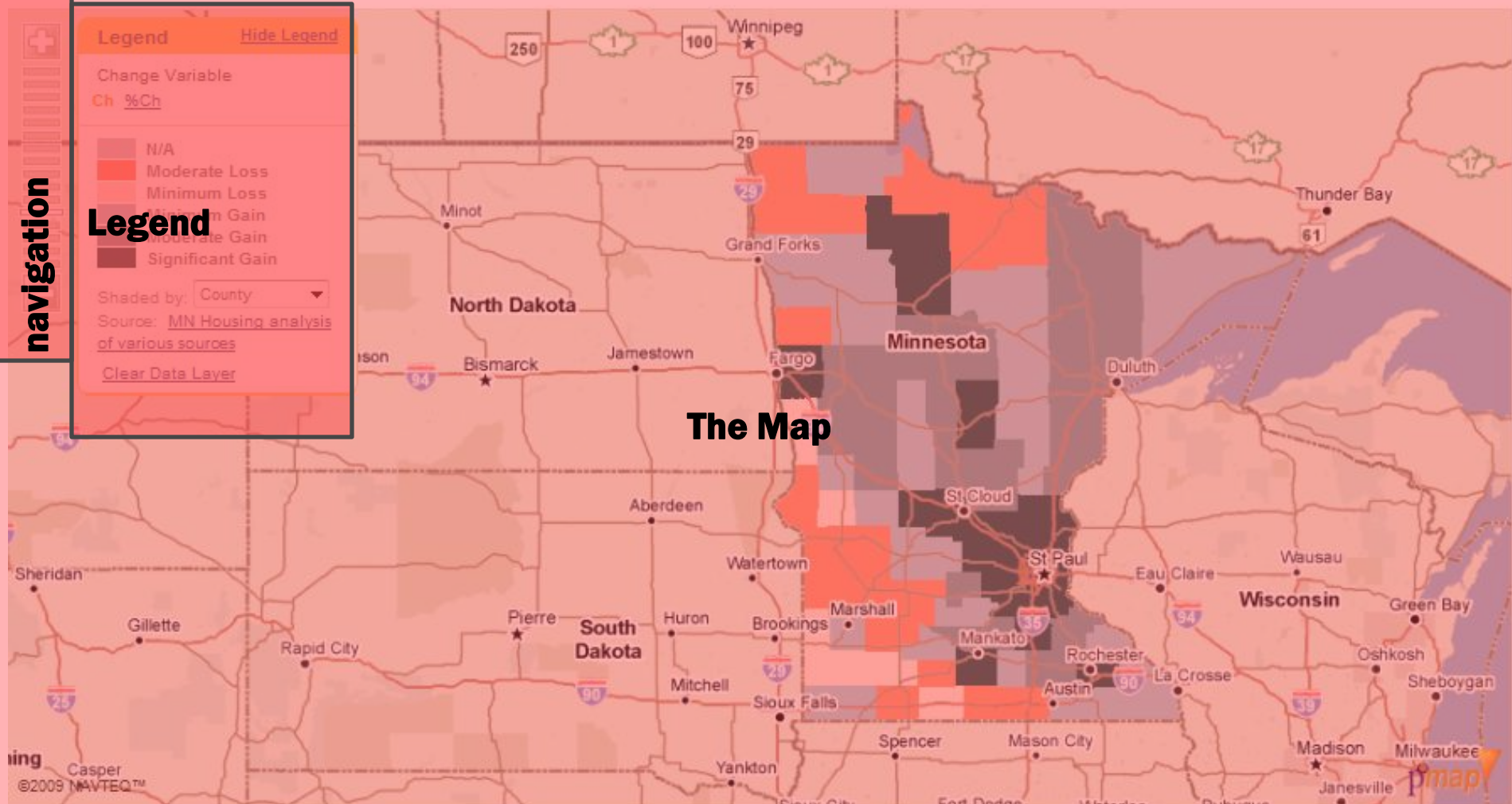
- N/A
- Moderate Loss
- Minimum Loss
- Small Gain
- Moderate Gain
- Significant Gain

Shaded by: County

Source: MN Housing analysis of various sources

Clear Data Layer

## The Map



Print

County/Tract Boundaries and Labels

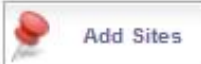
Census Tracts

Counties

Custom Region

Clear Location





SET LOCATION

Search the Map

Census Tract

BG

Congressional District

Senate

School District

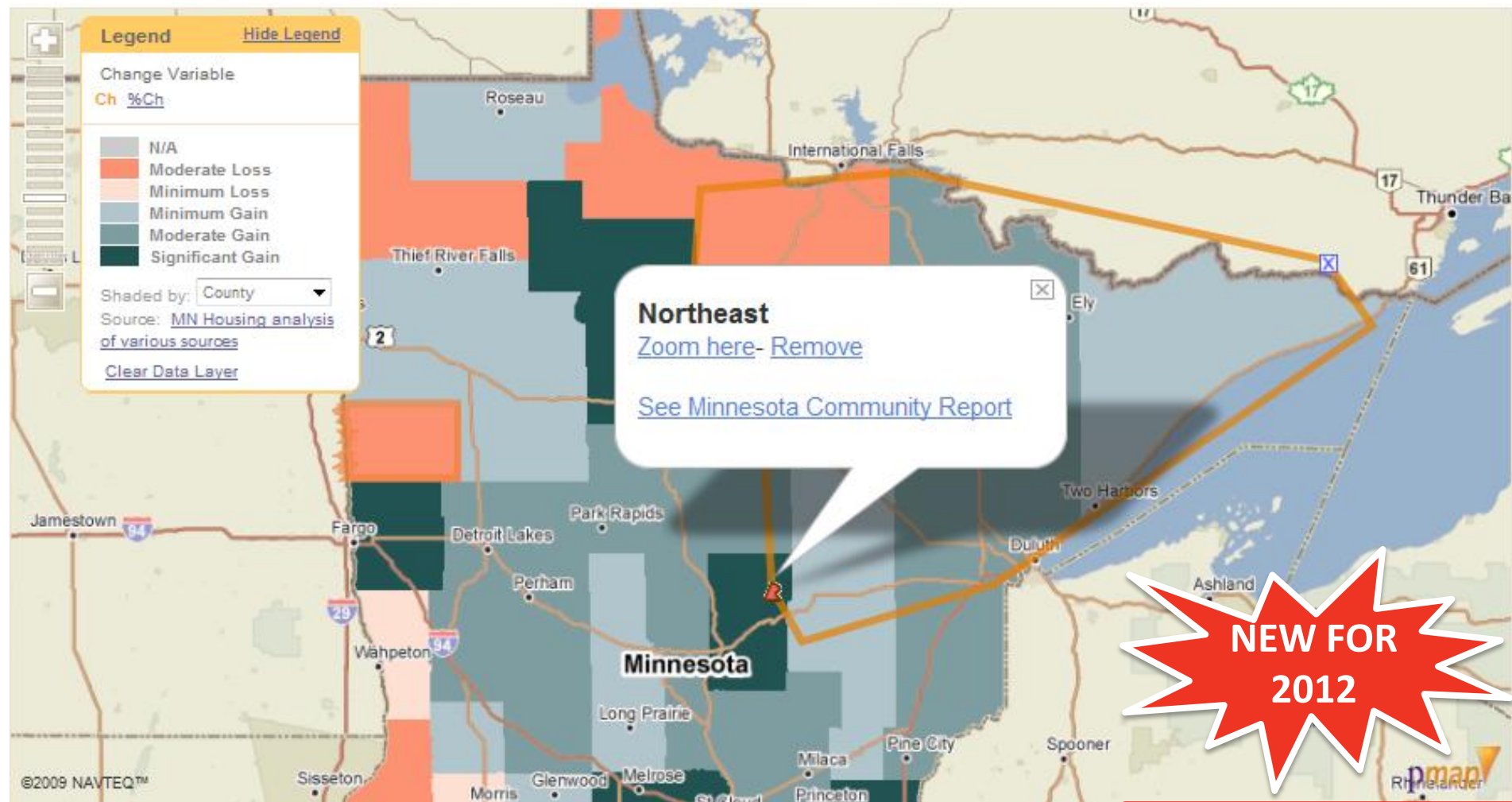
State District

Metro

Enter Address, City, County, State, or Zip

GO

Absolute Change in Households 2000-2010 [details ▼](#)



Print

Census Tracts

Counties

[Build Custom Region](#)

[Clear Location](#)



Date: April 16, 2012

[Print Report](#)

## LOCATION DETAILS:

This report summarizes data for **St. Louis County, Cook County, Koochiching County, Lake County, Itasca County, Aitkin County, Carlton County**

This location is in the following region: **Greater Minnesota, Non Metro MSA**

## (-) AREA OF NEED

**Economic Integration:** (1) High Need County, (4) Low Need Counties, (2) Moderate Need Counties

**Community Stabilization:** (2) High Need Counties, (1) Low Need County, (4) Moderate Need Counties

**Growing Workforce:** (1) High Need County, (2) Low Need Counties, (4) Moderate Need Counties

**Increasing Homeownership:** (2) High Need Counties, (3) Low Need Counties, (2) Moderate Need Counties

**Affordable Rental Housing:** (1) High Need County, (2) Low Need Counties, (4) Moderate Need Counties

**Maintaining an Aging Housing Stock:** (3) High Need Counties, (1) Low Need County, (3) Moderate Need Counties

## (-) ECONOMY AND WORKFORCE

	Median Value	Range
Change in Jobs	398	Ranged From -314 to 1,539
% Change in Jobs	13.57%	Ranged From -0.49% to 32.93%
Total Jobs	2,875	Ranged From 1,251 to 63,694
Per 1,000 Residents	17.27	Ranged From 1.5 to 4.03

*Questions on Accessing the Profiles?*

*- Next up – Using the Interactive Map*



# Single Family and Multifamily Scenarios for using the Profiles








A) Multifamily:  
Applying for  
housing tax  
credits.

**I have a project**

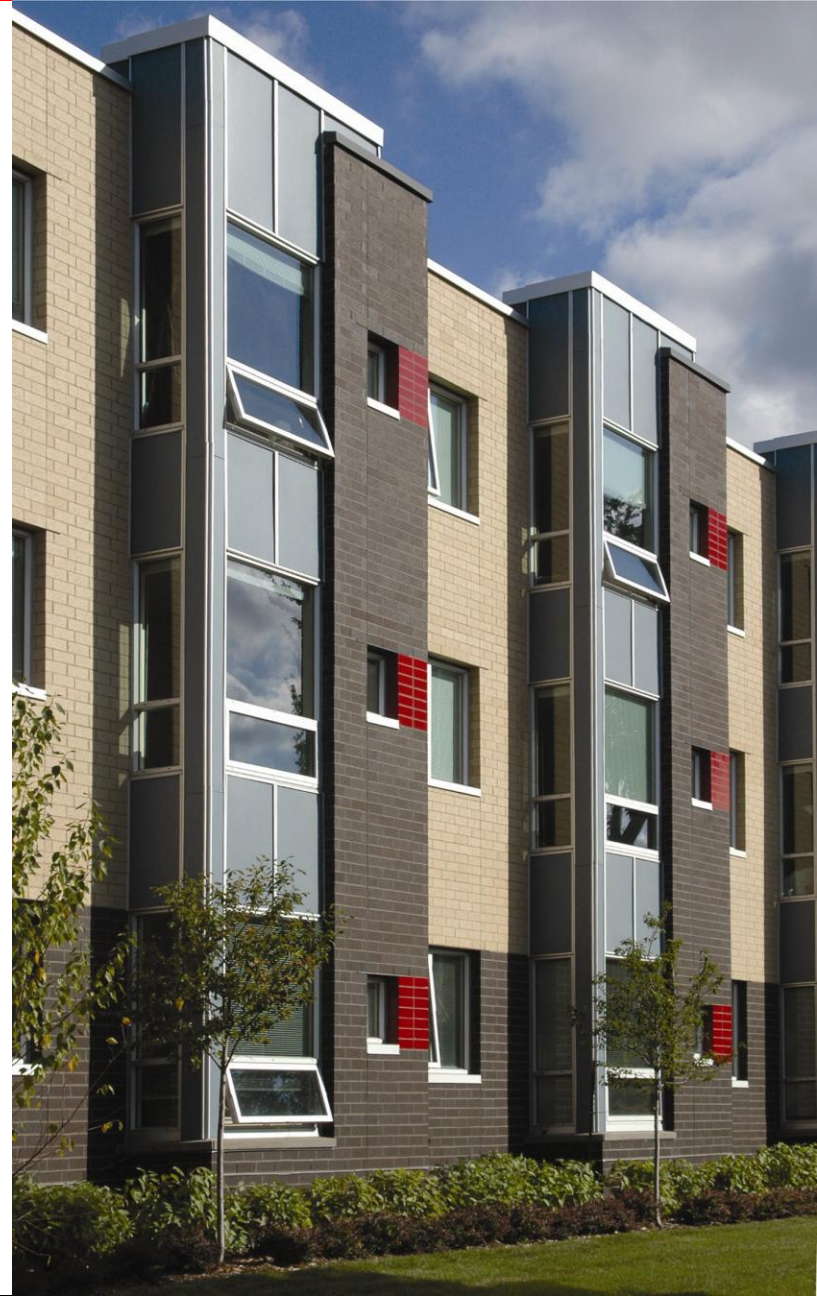


B) Single Family:  
Applying for funds  
through the  
Community  
Revitalization Fund

**I have a program area**

# Scenario A

## Multifamily – Applying for Housing Tax Credits



# Assessing points for development (Details in self scoring worksheets)

## For economic integration:

Community Economic Integration / percentile	7 County Metro	Non Metro Counties with Large Cities	Greater Minnesota
Jobs within 5 miles / 20 <sup>th</sup>	20,752	1,137	409
Med Family Income / 40 <sup>th</sup>	\$71,250	\$61,477	\$56,280
Med Family Income / 80 <sup>th</sup>	\$103,257	\$78,015	\$66,995

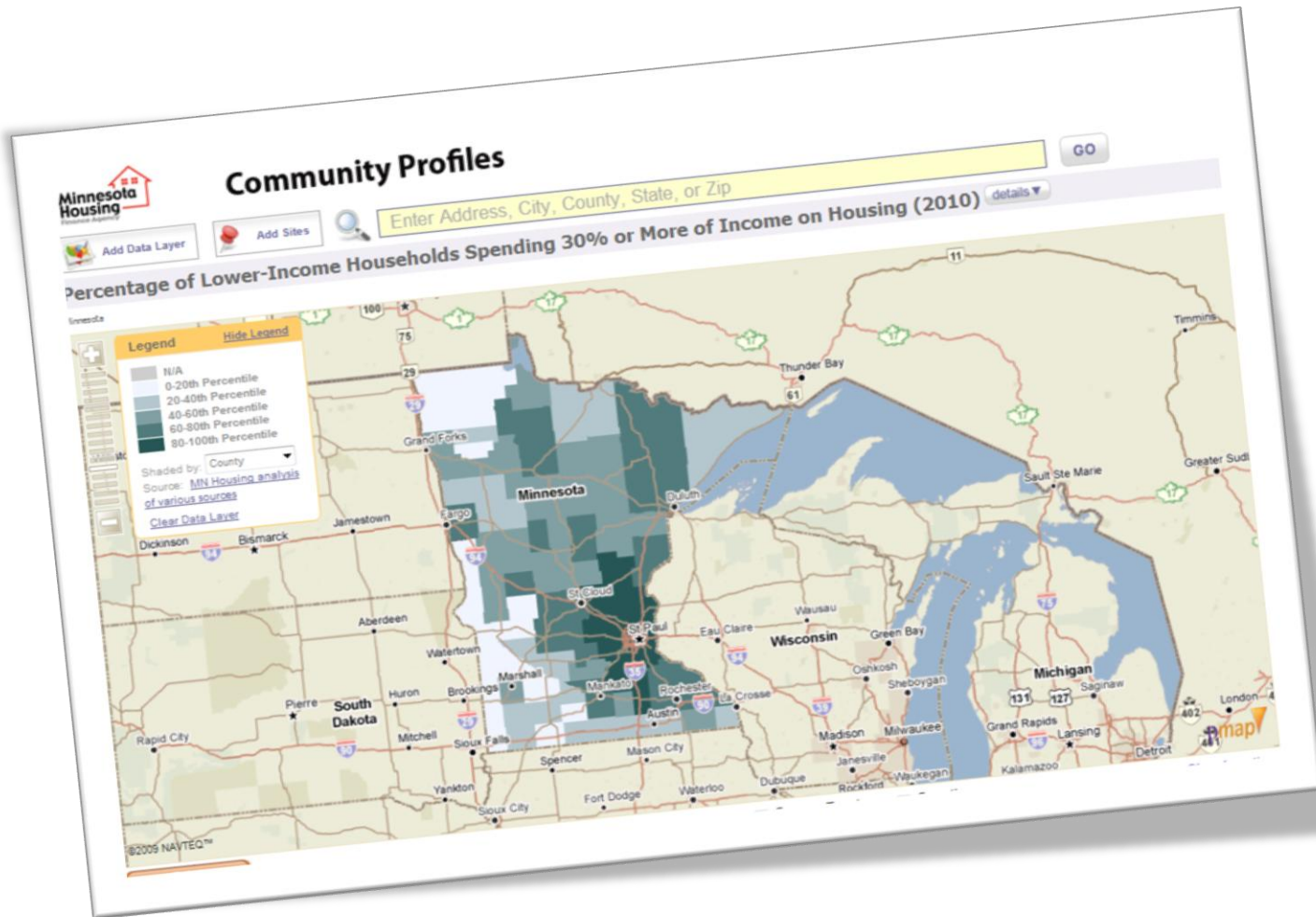
### First Tier Community Economic Integration – 1 Point

Meet or exceed the 40<sup>th</sup> percentile of median family income (but less than the 80<sup>th</sup> percentile) and meet or exceed the 20<sup>th</sup> percentile of jobs within 5 miles.

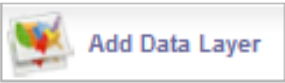
### Second Tier Community Economic Integration – 2 Points

Meet or exceed the 80<sup>th</sup> percentile of median family income and meet or exceed the 20<sup>th</sup> percentile of jobs within 5 miles – 2 points.



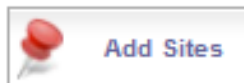


# Project Based Demonstration



## Layers

- Layers display county or census tract indicators
- Organized in themes
- Hover over to change layer
- Click details tab for more information
- Click to clear data layer



## Site Overlays

- Site Overlays represent non-county/tract information
- Hover over to add a site overlay
- Some overlays can be color coded
- Overlays are additive
- Click x to remove layer



## Information & Reports

- Access info bubble by clicking on map with a layer showing
- Tab between themes in bubble
- Access printable community from bubble
- View only themes of interest and print report to PDF

## Review: Layers, Sites, & Report

# Scenario B

**Single Family –  
Applying for CRV  
funding**

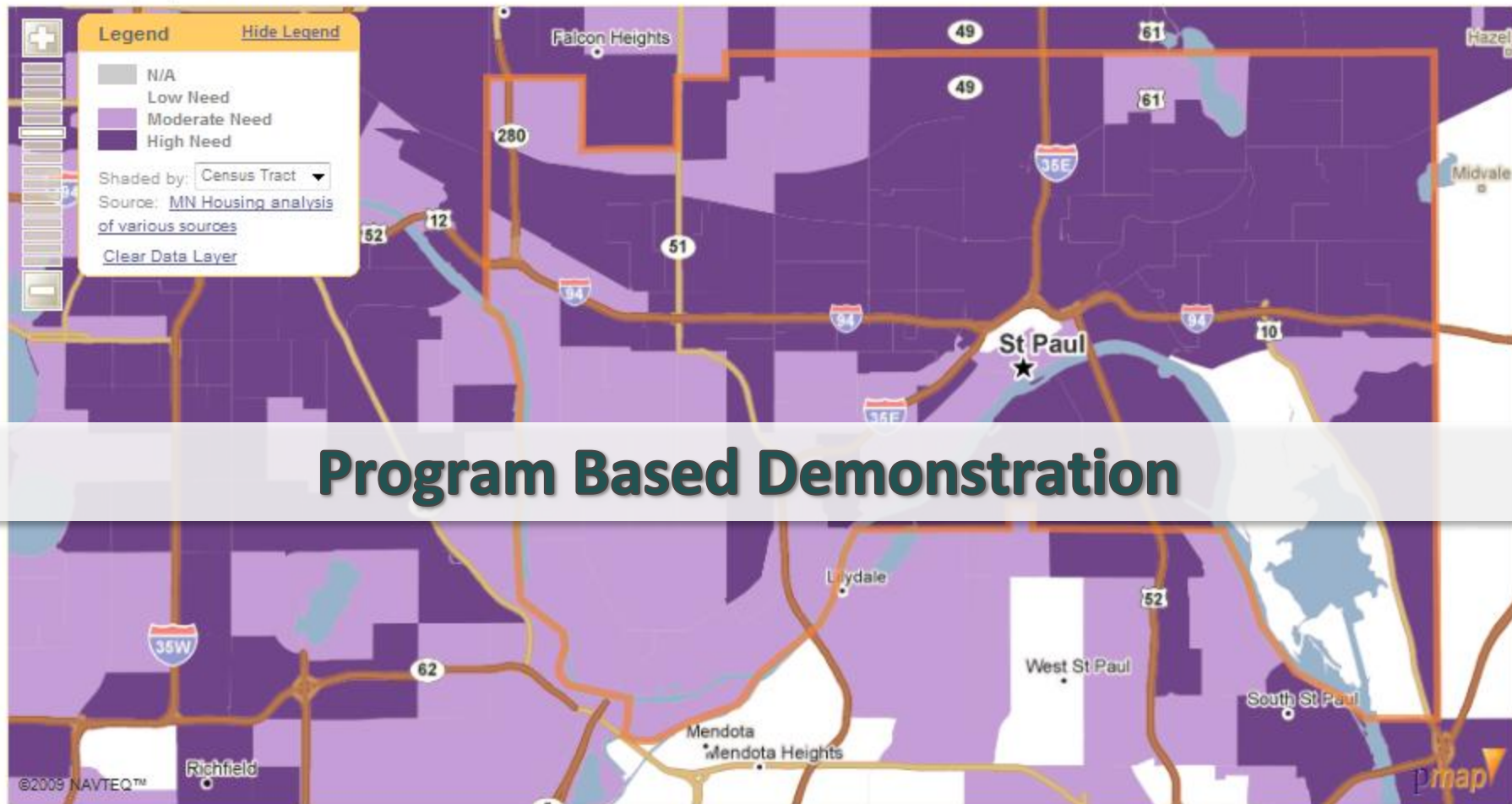


**CRV Application for: Program area to acquire and rehabilitate foreclosed properties in a neighborhood**



## Opportunities for Community Stabilization [details ▼](#)

Minnesota > Ramsey County > St. Paul > 55105





## Build Custom Region

### Drawn Region

- Click **Build Custom Region** to start any region
- Select Drawn Custom Region
- Click a on map to add a starting point, then click to continue adding points.
- Close custom region by clicking on first point.
- Add name and click done.

## Assembled

### Assembled Region

- Select Assembled Custom Region
- Click inside the boundaries you wish to include.
- To remove a boundary, click it again.
- When finished click done.
- **Click x on map to clear one region, click clear location at bottom to remove all regions from map.**

## Print Report

### Region Reports

- Click  to view report of region
- Region reports include list of tracts or counties included.
- Data in regions are shown by median and range of values

## Review: Custom Regions



[www.mnhousing.gov/communityprofiles/](http://www.mnhousing.gov/communityprofiles/)

Jessica Deegan | [jessica.deegan@state.mn.us](mailto:jessica.deegan@state.mn.us) | 651.297.3120

